

# UNOFFICIAL COPY

This instrument was prepared by:  
SHANNON MITCHELL  
U.S. BANK, NA  
4801 FREDERICA STREET  
OWENSBORO, KENTUCKY 42301



Doc#: 1017504133 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/24/2010 01:51 PM Pg: 1 of 4

When Recorded Mail To:  
FIRST AMERICAN TITLE  
P.O. BOX 27670 **6008672**  
SANTA ANA, CA 92799-7670  
ATTN: LMTS

[Space Above This Line For Recording Data]  
Original Recorded Date: JUNE 9, 2003      Freddie Mac Loan No. 895166631  
Original Principal Amount: \$ 250,000.00      Loan No. 7810301842

## BALLOON LOAN MODIFICATION (Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS MUST BE  
EXECUTED BY THE BORROWER:**

**ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND  
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS  
WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 11TH day of  
MARCH, 2010, between  
ROBERT H STENSBY AND SONDR A H STENSBY, HUSBAND AND WIFE

("Borrower") and U.S. BANK, NA

PIN: 04-09-213-006-0000

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"),  
dated APRIL 9, 2003, securing the original principal sum of U.S. \$ 250,000.00,  
and recorded in Instrument No. 0315832199

of the Official Records of COOK COUNTY, ILLINOIS

[Name of Records] [County and State, or other jurisdiction]

and (2) the Balloon Note bearing the same date as, and secured by the Security Instrument, (the "Note")  
which covers the real and personal property described in the Security Instrument and defined in the Security  
Instrument as the "Property," located at:

822 CEDAR LANE, NORTHBROOK, ILLINOIS 60062

[Property Address]

S Y  
P 4  
S N  
M N  
SC Y  
E Y  
INT

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the real property described being set forth as follows:

**LOT 16 IN UNIT NUMBER 12-'A', IN JOHN S. CLARKS RESUBDIVISION OF UNIT NUMBER 8, AND UNIT NUMBER 12-'A', IN NORTHBROOK HIGHLANDS, A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS**

To evidence the election by the Borrower of the [Conditional Right to Refinance] [Conditional Modification and Extension of Loan Terms] as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of **MAY 1, 2010**, the amount payable under the note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **218,093.93**.
3. The Borrower promises to pay the Unpaid Principal balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125 %**, beginning **MAY 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,349.96**, beginning on the **1ST** day of **JUNE, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 01, 2033**, (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at **4801 FREDERICA STREET, OWENSBORO, KENTUCKY 42301** or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

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To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.

U.S. BANK, NA

  
\_\_\_\_\_  
(Seal)

Name: **KERENSA FAYE** - Lender

Its: **ASSISTANT VICE PRESIDENT**

  
\_\_\_\_\_  
(Seal)

**ROBERT H STENSBY** - Borrower

  
\_\_\_\_\_  
(Seal)

**SONDRA H STENSBY** - Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

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[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

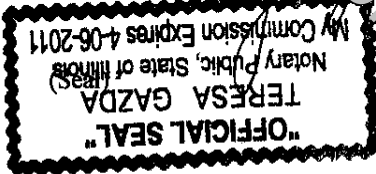
State of ILLINOIS

County of \_\_\_\_\_

This instrument was acknowledged before me on 04/08/2010 (date) by  
**ROBERT H STENSBY AND SONDR A H STENSBY**

(name/s of person/s)

(Signature of Notary Public)



### LENDER ACKNOWLEDGMENT

State of Kentucky

County of Daviess

This instrument was acknowledged before me on 4-9-2010 (date) by  
**KERENSA PATE** as **ASSISTANT VICE PRESIDENT**  
of US Bank, N/A

(Signature of Notary Public)

(Seal)

